

DECEMBER 2024



HOUSE TALK

A LOCAL REAL ESTATE MAGAZINE

FEATURED REALTOR® NAHREP® ROCKFORD

FESTIVE EDITION

HOLIDAY DECOR IDEAS FOR HOME

Ways you can transform your home this holiday

LOCAL AREA MARKET UPDATE

MONTHLY HOME MAINTENANCE TIPS

Keep your home in top shape with these tips

FAMILY HOLIDAY BUCKET LIST

A fun list of christmas holiday activities

DECEMBER FEATURES

Board of Directors - NAHREP® ROCKFORD

Liam McCormack - 3 Day Cabinet Pros

Miralem Botic - KB Digital

Jose Chavez - Chavez Restaurante

Laura Pena - GreenState Credit Union

A TITLE MINUTE WITH DEYSSI

Deyssi Barron

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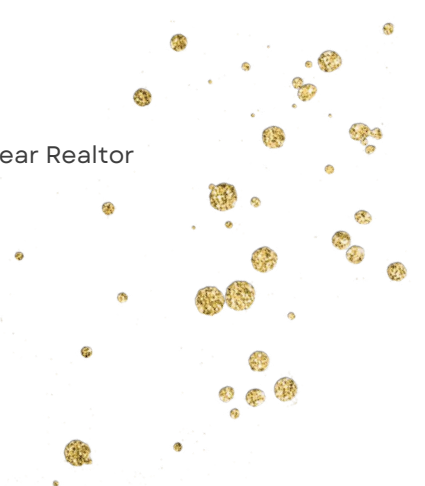


House Talk Magazine



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JINGLE DEALS (TO THE TUNE OF JINGLE BELLS)

Verse 1:

Dashing through the listings,
On a snowy winter's day,
In the car, we're zooming,
To see what's up for sale.
The staging's all perfect,
But the price is a joke,
I really need a mortgage,
And a loan that won't provoke!

Chorus:

Jingle deals, jingle deals,
Homes that need some work,
Oh what fun to find the one,
Without going broke or berserk!
Jingle deals, jingle deals,
Let's close before the year,
I'll sign my name, I'll seal the claim,
And hope the house is clear!

Verse 2:

Sellers are all nervous,
Buyers just want a deal,
Inspection's showing mold spots,
Is the roof made of steel?
Realtors are hustling,
Closing gifts in hand,
But we're still trying to figure out,
Where to park the van!



Chorus:

Jingle deals, jingle deals,
Appraisals way too high,
If the comps don't match, I'll make a
catch,
Or else I'll just cry!
Jingle deals, jingle deals,
Let's close without delay,
I'll sign those docs, and then I'll knock,
A new home for Christmas Day!

Bridge:

FHA, VA, and 20% down,
I'm signing so fast, I might just drown!
But with a little luck, and a loan
approval,
I'll get the keys, no need for removal!

REPEAT THE CHORUS: JINGLE DEALS

WINTER
EDITION

DEAR SANTA

Ready for some holiday fun? Imagine if a homebuyer wrote a letter to Santa—but not for toys or gadgets, but for the perfect home! What would be on their wish list? Turn the page to see what one hopeful buyer had to say to their Realtor... aka, Santa!





Dear Santa (aka My REALTOR®):

Alright, I've been really good this year—no complaints even when the Wi-Fi went out (miracle, right?). So this Christmas, I'm asking for one thing: the perfect house. Preferably under \$150k, with no creepy neighbors or hidden mold (I'm not asking for much, right?).

Here's my wish list:

The Kitchen: Granite countertops, stainless steel appliances, and enough cabinets to hide all my takeout menus. Bonus points for a dishwasher that doesn't sound like it's launching into space.

The Master Bedroom: A suite with vaulted ceilings, space for a king-sized bed, and a walk-in closet so big I can get lost in it (because, let's be real, I will). Hoodies need a home, too.

The Living Room: Cozy enough for Netflix marathons, stylish enough to avoid embarrassing my guests. A fireplace would be the chef's kiss—for that sophisticated vibe when I'm eating frozen pizza in sweatpants.

The Backyard: Room for a BBQ, fire pit, and space to practice yoga without hitting my head on the fence. Privacy is key (I'd like to wear questionable lounge clothes without being judged).

The Price: I know, I know... under \$150k is a stretch. But if you can find granite, vaulted ceilings, and a backyard for that price, I'll write you a thank-you note in fancy handwriting (even though we both know it'll look like a ransom letter)

In all seriousness, Santa (and Realtor extraordinaire), if you can find me a house that checks all these boxes without the hidden mold, leaky roof, or creepy neighbors, I will be forever grateful. If not, well, I'll settle for a house that doesn't make me question my life choices—and maybe a good bottle of wine to go with it.

Thanks a million,
Your hopeful homebuyer,

Homer Jones

Homer Jones

The Guy Who Still Believes in Magic (and good deals)

P.S. If you find me a house with a self-cleaning fridge, I'll put out extra cookies for you.

P.P.S. If this whole thing falls through, just send me a gift card for a nice candle. I'm flexible.



Deck the Halls

HOLIDAY DECOR IDEAS FOR HOME

Here is some holiday inspiration for how you can transform your home this December!



CREATE A WINTER GARLAND AROUND THE FRONT DOOR

One of the easiest ways to spruce up a holiday aesthetic is to add a front door garland inspired by winter woods. Consider using fir, and pinecones!



USE ORNAMENTS IN UNEXPECTED WAYS

Try placing baubles in fine bowls and glass jars and add them to vignettes composed of candles.



CREATE COZY CORNERS IN SMALL SPACES

A Christmas pillow, a few homemade gingerbread houses, and some natural greenery takes just a few minutes to arrange and can pack an impact.



CAST A WARM GLOW AND LIGHT IT UP

Fill glass lanterns with LED twinkle lights and put them by your front door, inside your fireplace or along your stairs to light the way.



DON'T FORGET THE KITCHEN

Decorate your kitchen so beautifully that it'll make holiday cooking much more exciting. From the garland above the stove to a mini tree!

December HOME MAINTENANCE

- ✓ CHECK FOR ICE DAMS AND ICICLES
- ✓ CHECK SINKS AND TOILETS FOR LEAKS
- ✓ REPLACE CAULK ON TOILETS & FLOOR
- ✓ CHECK AND CLEAN YOUR OVEN
- ✓ DEEP DUST YOUR HOME FOR GUESTS



December is here and for many people that means all of your energy is going into holiday planning. Here is a checklist to help you get prepared for the holiday season.

LOCAL EVENTS

DEC 6

Rockton Christmas Walk | Evening | Downtown Rockton, IL

DEC 6

2024 Festival of Lights | Evenings | Sinnissippi Park

DEC 9

Rockford University Vocal Collective | 5:30pm, Mendelssohn Performing Arts Center

DEC 12

Illuminated | Anderson Japanese Gardens

DEC 25

Merry Christmas!

Join in with local events!

Small Business OF THE MONTH



Liam McComack, President
3 Day Cabinet Pros

At 3 Day Cabinet Pros, we understand that transforming your kitchen should be efficient, high-quality, and hassle-free. Our unique 3DC Process was designed to give you a beautiful, customized kitchen without the long wait times, high costs, or extensive disruption of traditional remodels. **Contact 3 Day Cabinet Pros today at (815) 324-3082!** Read full article on page 48.

MARKET UPDATE

OCTOBER 2024 | BOONE, OGLE & WINNEBAGO COUNTIES

Source: Northwest Illinois Alliance of Realtors, Facebook Post, November, 2024. <https://tinyurl.com/22pus9jy>

372

SOLD HOMES

449

NEW LISTINGS

15

AVG DAYS ON MARKET

\$221,759

AVG SALE PRICE

403

SALES PENDING

FEATURED LISTING

123 FROSTY PINES WAY, ROCKFORD, IL 61107

Holiday magic meets cozy living in this enchanting home, where festive charm fills every room. With twinkling lights, a cozy fireplace, and a grand Christmas tree, this property offers the perfect setting for creating holiday memories year-round. A true seasonal retreat, it's a must-see for anyone seeking a magical escape! Learn more on page 4.

LISTED AT \$150,000



5 Beds



2,350 Sqft



2 Baths



Open HOUSE

OFFERED AT

\$150,000

FA-LA-LA-LA LAND



NOT A REAL LISTING



FOYER



KITCHEN



BEDROOM

OUR PROPERTY FEATURES

Spacious living areas, bedrooms, and foyer.

Beautiful hardwood flooring throughout the home.

Amenities, such as a community pool/ clubhouse.

DECEMBER 24 | 08:00AM - 10:00AM

📍 123 Frosty Pines Way, Rockford, IL 61107

🛏️ 5
Bedrooms

🚽 3
Bathrooms

🚗 2
Car Garage





JUST *Listed* LOL

✨ Just Listed: 123 Frosty Pines Way, Rockford, IL 61107 ✨

The holiday season just got a whole lot brighter! Step into this **magical** home that blends festive charm with timeless elegance. With **5 spacious bedrooms**, **3 luxurious bathrooms**, and a **massive master suite** complete with a whirlpool, this home will make you feel like royalty all year long. Priced at **\$150,000**, it's a deal that's as sweet as a holiday treat!

This **dream home** boasts **cathedral ceilings** that soar, **gray siding** with classic appeal, and **white six-panel doors** and **crown molding** throughout, adding sophistication and holiday cheer. The **beautiful wood floors** invite you into a space where style and comfort meet, while the **state-of-the-art kitchen** featuring **stainless steel appliances** is ready to host all your festive meals and culinary creations.

The **finished basement** offers the perfect spot for movie nights, holiday relaxation, or cozy gatherings, and the **large foyer with French doors** makes a grand entrance every time. With **pillars** throughout the home, plus **oval open 2-floor exposed wooden rails** and **second-story pillars**, this home exudes elegance and holiday magic at every turn.

You'll also enjoy **community amenities**, including a **pool and clubhouse**, perfect for unwinding year-round.

Whether you're ready to start the holiday season in your new dream home or settle into an enchanting year-round oasis, 123 Frosty Pines Way is the perfect place to make memories.

Contact **NAHREP Rockford - The Best Realtors on the Planet** at **800-Holi-day** or email magicalwishhome@thebestrealtors.com to schedule a private tour today!

Hurry, before someone else wraps up this beauty and puts a bow on it! 🎁 ✨





THE POWER OF A FRESH COAT:

How Painting Your Interior Walls Can Boost Your Listing's Appeal

A

s the holidays approach, homeowners often consider listing their properties, whether to start the new year in a fresh space or to take advantage of the seasonal market.

One simple and highly effective way to boost your home's value and appeal is by painting the interior walls before listing. Not only does it breathe new life into a space, but it also creates a welcoming environment that can be a game-changer for prospective buyers. Let's take a look at how much painting your walls can impact your property's sale and why it's more convenient for the buyer as well. As the holidays approach, homeowners often consider listing their properties, whether to start the new year in a fresh space or take advantage of the seasonal market.

The Right Color Makes All the Difference

Paint is one of the least expensive and most impactful ways to transform a space. Choosing the right color palette is crucial. While personal style is important, you want to select shades that appeal to a broad range of buyers, especially when listing your home.

This December, Sherwin-Williams has named Sand Dollar as their color of the month—a soft, warm neutral that could add a sense of calm and sophistication to

to any room. This shade is perfect for creating an inviting atmosphere in living rooms, bedrooms, or entryways. A soft beige with a touch of gray, Sand Dollar works well in a variety of settings and is a great choice for homes looking for a neutral, understated look that doesn't overpower the space. In addition to Sand Dollar, there are a few other colors to consider if you're preparing your home for sale:

Neutral Colors: Safe and Versatile

Neutral colors are the safest bet when preparing your home for sale. They provide a blank canvas that allows potential buyers to imagine their own style within the space. Repose Gray and Agreeable Gray by Sherwin-Williams are both incredibly popular neutral shades that work well in almost any room. These grays lean more towards warm tones, making



them versatile and comforting without feeling too cold or clinical.

Adding Pops of Color

Accent walls, bold accessories, or colorful artwork can highlight a room's best features while maintaining a welcoming atmosphere. These small, strategic additions create visual interest and help potential buyers envision themselves living in the space.

With every brushstroke, you're one step closer to transforming your space into a home that's irresistible to buyers!

Timeless Design Choices

Like classic furniture pieces and simple, elegant finishes, ensure your home appeals to a wide range of buyers. Incorporating neutral tones with subtle textures can provide a sophisticated backdrop that complements any style, allowing potential buyers to easily envision their own furnishings. Additionally, well-crafted details such as



crown molding, quality lighting, and hardwood floors add value and charm, creating a space that feels both polished and inviting. These enduring design elements create a harmonious environment that remains appealing long after trends fade, giving your home lasting appeal.


Warm Colors: Cozy and Welcoming

Warm colors, including soft yellows and earthy tones, can make a home feel cozy and inviting. Shades like Accessible Beige or Latte provide a rich and earthy atmosphere while maintaining a neutral warmth that appeals to many buyers. These colors are perfect for kitchens, dining rooms, or even entryways where you want to make a memorable first impression.

Why Painting Your Interior Walls Matters

A fresh coat of paint doesn't just make your home look more polished—it also shows buyers that you've cared for the property and are willing to invest in it. A well-maintained home is far more attractive than one that feels dated or worn. Plus, freshly painted walls can make



A modern living room with a large arched window, a fireplace, and contemporary furniture. The room is bright and airy, with a neutral color palette and natural materials. The window is the focal point, offering a view of a lush forest. The furniture includes a sofa, two armchairs, and a coffee table. The fireplace is a simple, light-colored design with a wood-burning insert. The overall aesthetic is clean, minimalist, and inviting.

a space feel larger, brighter, and more inviting, which are all characteristics that potential buyers crave.

The Convenience Factor for Buyers

From a buyer's perspective, seeing freshly painted walls means they can move in and start enjoying the space right away, without worrying about renovations. It reduces the need for them to take on time-consuming projects and can even make your listing stand out from others that require work.

For further inspiration, HGTV and Zillow often recommend neutral shades for home sales, but they also note that the impact of color can vary depending on the style of the home and current design trends. It's also helpful to consider local trends and the types of buyers your home is likely to attract. For an extra touch, Orchard suggests leaning towards shades that highlight the natural light and architectural features of your home, complementing both modern and traditional design elements.



**OH, CHRISTMAS
TREE !!**

**MEDIUM,
SMALL,
LARGE:**

**What About
Ceilings?**



Have You Ever Wondered About Those Beautiful Ceilings in Homes?

Have You Ever Wondered About Those Beautiful Ceilings in Homes?

Ceilings are often an overlooked part of a home's design, but they can actually play a starring role in shaping the space. From dramatic height to cozy charm, ceilings come in a variety of styles, each with its own unique history and flair. Let's take a fun look at some of the most popular types of ceilings and what they bring to the table—plus, the perfect tree to complement each!

Coffered Ceilings: Rich and Intricate

Coffered ceilings are characterized by their grid of recessed panels, creating a sophisticated and classic look. This style can be traced back to ancient Rome and the Renaissance, where they were inspired by grand religious architecture, designed to create a sense of awe and openness. Today, coffered ceilings add a dramatic touch to any living room, making the space feel expansive and airy.

The high ceilings are perfect for showcasing a large, majestic tree, typically between 8-10



Vaulted Ceilings: Classic Elegance

feet tall. A tall, elegant tree complements the soaring height of these ceilings, enhancing the grandeur of the room.

Vaulted Ceilings: Graceful and Spacious

Vaulted ceilings are similar to cathedral ceilings but tend to have a gentler slope. These ceilings were popularized in medieval European homes, giving rooms a more spacious and open feel. A vaulted ceiling can lend any room timeless elegance and a cozy, airy vibe. The best tree for this space is usually around 7-8 feet tall. It's tall enough to stand out but not so large that it competes with the height of the ceiling.

Cathedral Ceilings: Reach for the Sky!

Cathedral ceilings offer openness and luxury, with their tall, steeply pitched structure. They were originally inspired by grand religious architecture, designed to create a sense of awe. These ceilings can make a room feel majestic and expansive. For these rooms, choose a tree that complements the scale—usually around 8-10 feet tall—creating a balanced and harmonious look.



For Sellers: Ensure your realtor highlights your ceiling features—they can be a key selling point!

In the market to buy or sell a home? Contact your local realtor today!

HOLIDAY DECOR

for your minimalist home



Regional Market Trends and Property Appreciation:



What's Happening in Rockford?

The real estate market in Winnebago, Ogle, and Stephenson counties, particularly in Rockford, has been a study in resilience and evolution. While many national markets have seen unpredictable fluctuations, Rockford's regional market is carving its own path—one where opportunities are ripe for savvy investors and homebuyers alike.

Market Overview: Rising and Stable Property Values

Over the past five years, property values in Rockford have seen a steady increase, with a 10% uptick in home prices year-over-year. According to local market data from the Rockford Area Realtors® (RAR), the median home price has risen consistently, driven in part by the growing demand for single-family homes and the area's proximity to Chicago. Why Is This Happening? The surge in home prices can be

attributed to several factors:

- **Job Growth:** With major employers like OSF Healthcare, Honeywell, and the continued growth of the logistics sector, Rockford's economy has shown strong signs of recovery and stability, driving housing demand.
- **A Shift in Buyer Preferences:** The pandemic has shifted many people's preferences toward more suburban and rural living. Rockford, with its relatively affordable homes and family-friendly atmosphere, is attracting buyers from Chicago and other larger cities looking for more space.

Winnebago County

Tips for Realtors:

- Highlight Rockford's Affordability: Buyers from larger cities might not realize that they can afford a home in Rockford's desirable neighborhoods at a fraction of the cost.
- Local Knowledge is Key: Stay updated on zoning changes, upcoming infrastructure projects, and city developments to give your clients an edge when bidding on homes.
- Prepare for Quick Sales: Given the competitive market, sellers should be ready for multiple offers. Advise your clients on how to make their homes stand out—staging, pre-listing inspections, and competitive pricing are essential.



Snow Cupcake &
Cookie Recipe for
your Christmas

WWW.MTSTITLE.COM

Recipe: Snow Cupcake



2 servings



15 minutes

INSTRUCTIONS

1. Preheat Oven: Preheat the oven to 350°F (175°C). Line a muffin tin with 12 cupcake liners.
2. Mix Dry Ingredients: In a bowl, whisk together the flour, baking powder, and salt. Set aside.
3. Cream Butter & Sugar: Beat the butter and sugar until light and fluffy (3-4 minutes). Add the eggs one at a time, beating well after each addition. Stir in the vanilla and almond extract (optional).
4. Combine Wet & Dry Ingredients: Add the dry ingredients alternately with the milk, beginning and ending with the dry ingredients. Mix until just combined.
5. Bake: Fill the cupcake liners 2/3 full. Bake for 18-20 minutes, or until a toothpick comes out clean. Cool in the tin for 5 minutes, then transfer to a wire rack to cool completely.
6. Make Frosting: Beat the softened butter until creamy. Gradually add the powdered sugar, 1 cup at a time, followed by the vanilla and almond extract (optional). Add heavy cream to reach a spreadable consistency.
7. Frost Cupcakes: Once the cupcakes are cool, frost generously with buttercream.
8. Decorate: Sprinkle the frosted cupcakes with shredded coconut to create a snowy effect. Add edible glitter or sprinkles for extra sparkle.
9. Serve & Enjoy: Let the cupcakes sit for a few minutes for the frosting to set before serving. Enjoy the festive, snow-capped cupcakes!

INGREDIENTS

For the Cupcakes:

- 1 1/2 cups all-purpose flour
- 1 1/2 tsp baking powder
- 1/2 tsp salt
- 1/2 cup (1 stick) unsalted butter, room temperature
- 1 cup granulated sugar
- 2 large eggs, room temperature
- 1 tsp vanilla extract
- 1/2 cup whole milk (or buttermilk for fluffiness)

For the Buttercream Frosting:

- 1 cup (2 sticks) unsalted butter, softened
- 4 cups powdered sugar, sifted
- 1 1/2 tsp vanilla extract
- 2-3 tbsp heavy cream or milk
- Pinch of salt
- 1/4 tsp almond extract (optional)

For Decoration:

- Shredded unsweetened coconut
- Edible glitter or silver sprinkles (optional)



PRO TIPS:

- For extra fluff, use buttermilk instead of regular milk.
- Pipe frosting in peaks for a "snowy" mountain look.
- Prepare cupcakes ahead of time; frost and decorate the day of.

Christmas Cookies

Ingredients

- 2 cups all-purpose flour
- ½ teaspoon baking soda
- ½ teaspoon salt
- ¾ cup unsalted butter, melted
- 1 cup packed brown sugar
- ½ cup white sugar
- 1 tablespoon vanilla extract
- 1 egg
- 1 egg yolk
- 2 cups chocolate chips

Method

1. Preheat the oven to 325°F (163°C). Grease the cookie sheets or line them with parchment paper.
2. Sift together the flour, baking soda, and salt; set aside.
3. In a medium bowl, cream together the melted butter, brown sugar, and white sugar until well blended. Beat in the vanilla, egg, and egg yolk until light and creamy. Mix in the sifted ingredients until just blended. Stir in the chocolate chips by hand using a wooden spoon.
4. Drop the cookie dough by ¼ cup at a time onto the prepared cookie sheets. The cookies should be about 3 inches apart.
5. Bake for 15 to 17 minutes in the preheated oven, or until the edges are lightly toasted. Cool on the baking sheets for a few minutes before transferring to wire racks to cool completely.



NAR: What You Need to Know About Buyer Brokerage Agreements and Compensation

The National Association of Realtors (NAR) has announced significant changes affecting how buyer brokerage agreements and compensation are handled. These updates, which will impact brokers and buyers across the country, aim to increase transparency and ensure that all parties in a real estate transaction have a clear understanding of their responsibilities and payments.

Buyer Brokerage Agreements Become Mandatory

This marks a shift from past practices, where these agreements were recommended but not mandatory. A written buyer brokerage

agreement outlines the services that a broker will provide, as well as how compensation will be determined and paid. This change helps ensure that both parties have a clear understanding of the terms of the agreement and prevents misunderstandings throughout the process.

In Illinois, this shift has already been anticipated. During the spring legislative session, Illinois REALTORS® successfully advocated for changes to the Illinois Real Estate License Act, making written brokerage agreements mandatory for both buyers and sellers. Governor J.B. Pritzker is expected to sign this legislation, which will go into effect on January 1, 2025.

Written Buyer Brokerage Agreements Become Mandatory

On August 17, as part of a settlement reached by NAR, all MLS participants working with buyers will be required to enter into written agreements.



Compensation Offers Moved Outside the MLS

Under the new rules, MLSs will no longer allow compensation offers between listing and buyer brokers. Instead, compensation negotiations will occur outside the MLS. Buyers may pay brokers directly, or the seller may offer to cover buyer broker fees or provide concessions. Brokers are limited to the agreed-upon compensation amount in their buyer brokerage agreement.



These updates aim to provide greater transparency and clarity in real estate transactions, with brokers and buyers now required to formalize agreements and compensation outside of the MLS.



www.nar.realtor

CONSUMERGUIDE:

WHY AM I BEING ASKED TO SIGN A WRITTEN BUYER AGREEMENT?

If you're a homebuyer working with an agent who is a **REALTOR®**, it means you are working with a professional ethically obligated to work in your best interest. As of August 17, 2024, you will be asked to sign a written buyer agreement after you've chosen the professional you want to work with. Here's what you should know about these agreements:

What is a "written buyer agreement?" What does it do? A written buyer agreement is an agreement between you and your real estate professional outlining the services your real estate professional will provide you, and what they will be paid for those services.

Why am I being asked to sign an agreement? Written buyer agreements became a nationwide requirement for many real estate professionals as a part of the National Association of REALTORS®' proposed settlement of litigation related to broker commissions. The requirement went into effect on August 17, 2024.

Are these agreements new? In some places, yes. Many states have required them for years, while some have not. As a result, it is entirely possible you or others you know have not used them in the recent past. Regardless, they are now a nationwide requirement for many real estate professionals.

Are these agreements negotiable? Yes! You should feel empowered to negotiate any aspect of the agreement with your real estate professional, such as the services you want to receive, the length of the agreement, and the compensation, if any. Compensation between you and your real estate professional is negotiable and not set by law. In the written agreement, the compensation must be clearly defined (e.g., \$0, X flat fee, X percent, X hourly rate)—and not open-ended or a range. Only sign an agreement that reflects what you have agreed to with your real estate professional.

How do I benefit from these agreements? These agreements clearly lay out what services you (as a homebuyer) expect your real estate professional to provide, and what your real estate professional will be paid. These agreements make things clear and reduce any potential confusion at the outset of your relationship with your real estate professional.

When do I need to sign an agreement? You will be asked to enter into a written buyer agreement with your real estate professional before "touring" a home with them, either in-person or virtually. If you are simply visiting an open house on your own or asking a real estate professional about their services, you do not need to sign a written buyer agreement.

Does this mean I have to pay my real estate professional out of pocket? Not necessarily. While you are responsible for paying your real estate professional as outlined by your agreement, you can still request, negotiate for, and receive compensation for your real estate professional from the seller or their agent.

Do agreements dictate a specific type of relationship I need to have with my real estate professional? No—you are allowed to enter into any type of business relationship with your real estate professional allowed by state law where you live.

Can I change or exit an agreement? Yes. You and your real estate professional can mutually agree to change your agreement. Agreements may have specific conditions under which they can be exited, so read the text of the agreement and speak with your real estate professional if you would like to change or exit your agreement.
Practices may vary based on state and local law. Consult your real estate professional and/or consult an attorney for details about state law where you are purchasing a home. Please visit facts.realtor for more information and resources.

From FSBO Frustration to Homebuying Harmony: How a Realtor Made All the Difference

When Sarah and Mark began their search for a second home, they were confident they had the experience to handle it on their own. After all, they had purchased their first home 15 years ago and felt they understood the market and the homebuying process. Eager to save on commission fees, they decided to list their current home as a For Sale By Owner (FSBO), thinking they could bypass a realtor and handle everything themselves. However, their expectations quickly collided with the reality of today's fast-paced real estate market. Despite their best efforts—hosting open houses, fielding calls, and negotiating with potential buyers—they struggled to generate serious interest. The offers they received were far below their asking price, and they quickly realized their knowledge of the market was outdated. What they had assumed would be a simple, straightforward process became an exhausting and stressful experience that left them questioning their approach.

Frustrated and overwhelmed, Sarah and Mark finally reached out to a local realtor for help. The difference was immediate. Their realtor not only provided expert advice on pricing and staging their home but also helped them navigate the complexities of the current market, including buyer financing, competitive offers, and multiple counteroffers. With the house quickly under contract, they shifted their focus to finding their new home, where their realtor's insight into available properties and negotiation skills proved invaluable. The process, which had initially seemed daunting, now felt effortless. The guidance and support they received from their realtor transformed what had been a frustrating experience into a smooth, even enjoyable journey. As they worked together to find the perfect home, Sarah and Mark were reminded of the importance of collaboration—not just in the homebuying process, but in their relationship as well. The seamlessness of the experience brought them closer together, and they found themselves falling even more in love as they navigated this exciting new chapter in their lives.





LAURA PENA

Vice President/Mortgage Loan Officer

NMLS ID #: 476488

3963 North Perryville Road
Rockford, IL 61114

I've been a mortgage lender for over 20 years. When I meet my clients, I consider them lifelong friends. I'm guiding them through the biggest financial decision of their lives. Clear, honest, and consistent communication throughout the loan process is crucial. Treating clients with respect, empathy, and understanding—especially during challenging situations—fosters a positive relationship.

At GreenState Credit Union, we offer several programs designed to assist first-time homebuyers. Our closing costs, rates, financial expertise, strong communication skills, and customer-centric approach help guide clients toward successful homeownership.

The best advice for buyers is to get pre-approved before looking at homes. It's important to have a budget and be ready to act quickly. With patience and perseverance, they'll find the perfect home at the right price.

We offer Illinois Housing Development Authority Grants that make homeownership more attainable. We also offer the Rockford Public School District 205 Grant. This grant allows RPS 205 employees down payment assistance. We also have in-house portfolio lending options. The mortgage process at

CONTACT HER TODAY!

Office: (815) 986-5562 Ext. 5337

Mobile: (815) 540-6666

laurapena@greenstate.org



GreenState Credit Union is very detail oriented from the beginning. Our experienced mortgage loan officers streamline the process, manage their time effectively and keep the process moving smoothly. Our closing costs, rates, financial expertise, strong communication skills and a customer-centric approach to guide clients towards successful homeownership. The best advice for buyers is get pre-approved before looking at homes. It's important to have a budget and be ready to act fast. With patience and perseverance, they'll find the perfect home at the right price.





Important Update: Illinois REALTORS®' Open Letter on New Practice Changes

The real estate industry is undergoing significant changes that affect both professionals and consumers alike. To ensure everyone stays informed and understands the new rules, Illinois REALTORS® has released an open letter to the public, which has been published in newspapers statewide. This letter aims to provide a clear explanation of the recent practice changes and what they mean for real estate transactions, offering a valuable resource to help consumers and industry professionals navigate this transition smoothly.



The letter, carefully crafted by Illinois REALTORS®, is a key tool in maintaining transparency and fostering trust between real estate professionals and their clients. With these changes potentially impacting various aspects of the industry, the organization recognized the importance of delivering accurate and accessible

information to all stakeholders. By distributing the letter widely, Illinois REALTORS® is ensuring that both clients and professionals are fully aware of the new procedures, rules, and expectations as they relate to real estate transactions in Illinois.



Why This Letter is Important

Real estate transactions often involve significant financial investments and legal considerations. As a result, clarity and transparency are essential during periods of change. This open letter from Illinois REALTORS® addresses common questions and concerns about the new rules, outlining what real estate professionals and consumers can expect going forward. The letter serves both as reassurance to clients and as an essential guide for agents, brokers, and other professionals in the industry.

Dear Illinoisans,

You may have seen news stories or social media posts announcing changes to how real estate commissions work. Some of what you've read and heard is fact, some is fiction.

Illinois REALTORS® represents the 50,000 licensed, professional REALTORS® throughout the state, and we want to take this opportunity to set the record straight and fully explain the changes.

Historically, the way a real estate agent has been paid has always been negotiable. In some cases, agents are paid directly by their buyer or seller client. However, in other cases, an agent may be paid indirectly, with the broker for the seller "sharing" a portion of their compensation with the buyer's broker.

Until now, brokers have communicated the amount of shared compensation on the Multiple Listing Service (MLS). This is the platform where your broker will list your property and that feeds information to all the various real estate sites you're used to seeing.

This competitive and highly efficient process has helped many buyers to obtain professional representation and to realize their dream of homeownership. State governments across the nation have long recognized this lawful process as good for consumers and that it promotes fair housing and housing access for more people.

Recently, class action attorneys targeted this practice of sharing compensation in lawsuits against the National Association of REALTORS® (NAR), as well as a number of real estate firms and individual REALTORS® throughout the country. Illinois REALTORS® members are members of NAR. The class action attorneys argued that buyers should pay their broker out of their own pockets exclusively.

Earlier this year, NAR reached a settlement with these class action attorneys, negotiating to retain consumer protections and options. The settlement also provides two industry practice changes, including:

- (1) Beginning on August 17, 2024, brokers will stop including shared compensation information on the MLS. Shared compensation will still be allowed, it just cannot be communicated on the MLS platform. Instead, brokers will communicate this information, in writing, privately or on their own websites. The amount of compensation will remain negotiable, as it's always been.
- (2) Also, beginning August 17th, all buyers who are working with a REALTOR® will be required to have a written agreement detailing the work the broker will do for them, the rate of compensation and how it will be paid. Illinois REALTORS® has long provided and encouraged the use of these written agreements to protect everyone in the transaction.

Buying a home is often the largest, most significant financial transaction of your life. That is why it's so important to have a trusted professional help you. REALTORS® subscribe to a strict Code of Ethics and are market experts trained to help guide you in everything from setting up the appointments, to negotiating the offer, to organizing inspections, and coordinating the closing on your home.

Over the coming weeks, you're certain to read or hear more about these industry changes. You may even receive a postcard in the mail from attorneys claiming to be involved in the lawsuits. For REALTORS® in Illinois, our highest priorities will always be fairness and transparency in every transaction and access to homeownership for EVERYONE. Today, we are emboldened to continue to be the strongest advocate for the buyers and sellers we serve every day.

Through every economic high or low and with every technological change, REALTORS® have been there to support their customers and communities, our state and nation.

For more than 100 years, Illinois REALTORS® has been there to help you achieve the American Dream of homeownership. Through every economic high or low and with every technological change, REALTORS® have been there to support their customers and communities, our state and nation. This period will be no different and you will continue to be able to rely upon your REALTOR® to be your trusted advisor in your next home sale or purchase.

For more information, visit www.IllinoisRealtors.org/Consumers or contact your local REALTOR®.

Sincerely,



Jeff Baker
CEO



Matt Silver
President

Christmas

HOLIDAY BUCKET LIST:



BUILD A GINGERBREAD HOUSE

ATTEND A TREE LIGHTING CEREMONY

WATCH A HOLIDAY MOVIE FAVORITE

BUILD A SNOWMAN

MAIL A LETTER TO SANTA

WEAR AN UGLY CHRISTMAS SWEATER

GO TO A LOCAL CHRISTMAS FESTIVAL

MAKE A WREATH FOR YOUR FRONT DOOR

HIDE OR FIND THE ELF ON THE SHELF

GO CHRISTMAS CAROLING

CREATE HANDMADE CHRISTMAS CARDS

LEAVE COOKIES FOR SANTA CLAUS

Top Tips FOR SELLING IN THE WINTER

- 1 Winter is the time to emphasize cozy features. Turn the fireplace on and add throw blankets! (Keeping safety precautions in mind).
- 2 Don't go overboard with holiday decorations. Buyers want to imagine themselves in your home.
- 3 A well-priced home can sell quickly no matter the season. So set the right price the first time!



Celebrating the Launch of NAHREP Rockford:

A New Chapter of Opportunity, Community, and Growth!



Monica Williams

Editor & Chief House Talk Magazine



Imagine an electric atmosphere filled with lively music, heartfelt conversations, and a community coming together to celebrate a historic moment—this was the unforgettable night that kicked off NAHREP Rockford, marking the beginning of an exciting journey for real estate professionals in the region! The inaugural NAHREP Rockford Gala and Installation event was a true celebration of community, insight, and purpose, made possible by passionate individuals committed to strengthening the real estate industry, advocating for the Hispanic community, and fostering a brighter future for all.

Why is NAHREP's work so critical? According to the U.S. Census Bureau, the Hispanic population has experienced significant growth, with more than 60 million Latinos now calling the U.S. home. This shift has had a profound impact on the housing market, as the Hispanic community represents a driving force in the real estate industry. NAHREP advocates for policies that support homeownership and addresses the challenges unique to this demographic, empowering real estate professionals, homebuyers, and communities alike. NAHREP's presence in Rockford is vital not only for the Hispanic community but for the broader region as well. With real estate professionals who understand the importance of diversity, inclusion, and accessibility, NAHREP Rockford is uniquely poised to make a lasting impact in both the local housing market and the wider community.

NAHREP Rockford advocates for homeownership in Latino and underserved communities, offering education and networking to help individuals confidently navigate the real estate market and build financial stability.

The National Association of Hispanic Real Estate Professionals: Purpose and Impact

Before diving into the incredible journey of NAHREP Rockford, let's take a step back and explore the powerful mission behind the organization. NAHREP, the National Association of Hispanic Real Estate Professionals, is a non-profit trade association dedicated to advancing homeownership opportunities within the Hispanic community across the United States. Founded in 1999, NAHREP's vision is to increase the rate of Hispanic homeownership, creating wealth and stability for families and strengthening communities in the process. Through advocacy, education, and an unwavering commitment to the Latino community, NAHREP has grown to encompass over 100 chapters nationwide, with thousands of real estate professionals working toward making the dream of homeownership a reality.

The Formation of NAHREP Rockford: A New Beginning

NAHREP's work extends far beyond simply facilitating homeownership; it aims to empower Latinos with the tools and resources needed to achieve financial independence. By providing training, professional development, and networking opportunities, NAHREP equips real estate agents with the skills to better serve their clients and advocate for policies that support Latino homebuyers. The organization also plays a critical role in policy advocacy, lobbying for laws that increase access to housing and



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EDUCATION
DIRECTOR

Celebrating A New Chapter of NAHREP

equitable lending practices for underrepresented communities. With a strong focus on cultural competency, NAHREP ensures that Latino homebuyers feel understood and supported throughout the home-buying process. The impact of NAHREP's efforts has been transformative, helping to close the gap in homeownership rates and elevate the financial stability of countless Latino families. Today, NAHREP stands as a powerful voice for Hispanic real estate professionals and homebuyers, continually striving to create a future of greater opportunity and prosperity for all.

The Formation of NAHREP Rockford: A New Beginning

In 2024, Rockford proudly welcomed its own NAHREP chapter, marking a new era for real estate professionals in the region. This milestone was brought to life by a dedicated team of professionals, led by Chapter President Jeanette Solis and Vice President Sully Cadengo. Their leadership, vision, and tireless work have created a dynamic organization that provides a platform for real estate professionals to connect, learn, and grow. The Board of Directors for the NAHREP Rockford Chapter is composed of exceptional individuals who are not only committed to the mission of the organization but also to the success of their fellow professionals and the communities they serve.

Board of Directors:

- Jeanette Solis, President
- Sully Cadengo, Vice President
- Viridiana Moreno, Treasurer
- Karina Flores, Secretary
- Nancy Martinez, Events Director
- Imelda Barajas, Marketing Director
- Eduardo Rodriguez, Sponsorship Co-Director
- Connor Brown, Parliamentarian
- Matt Manikham, Membership Director
- Christian Solares, Government Affairs Director
- Gonzalo Montoya, Sponsorship Director
- Mori Jo Conkrite, Membership Co-Director
- Jose Solorzano, Education Director



Meet the Committee Members

The remarkable achievements of NAHREP Rockford are driven by a dedicated and passionate group of committee members, each playing a vital role in the chapter's continued success. As we expand our committee, we are proud to highlight five outstanding individuals who are at the heart of our early accomplishments.



Leading the Treasure Committee is Lizzette Magrini, who works closely with Treasurer Viridiana Morena. Together, they provide invaluable financial oversight and direction. Meanwhile, on the Marketing Committee, Monica Williams, Monica Weitzel, and Mallory Rodriguez collaborate closely with Marketing Director Imelda Barajas to develop and execute strategies that amplify our chapter's visibility and impact.

In addition, our Events Committee plays a crucial role in creating memorable experiences. Under the leadership of Events Director Nancy Martinez and with the support of Gibba Solorzano, this team ensures the seamless execution of events that bring our community together.

Together, this exceptional group of leaders is committed to fostering a thriving, inclusive environment for real estate professionals in the Rockford area and beyond.

A Night to Remember: NAHREP Rockford's Gala and Installation Event



On a festive evening that was nothing short of spectacular, the NAHREP Rockford chapter hosted its first-ever Installation and Gala event—a night dedicated to celebrating the organization's launch and honoring the individuals who made it all possible. The event was filled with warmth, inspiration, and excitement as the Board of Directors and Committee Members came together to ensure its success. The highlight of the evening was a special guest panel discussion that provided valuable insights into the housing market in Winnebago County and Rockford, Illinois. This dynamic panel included distinguished speakers:

- Rockford Mayor Tom McNamara
- Northwest Illinois Alliance of Realtors Director Connor Brown
- Martisha Brown, Board Representative, Regional 1 Planning Council
- Karen Hoffman, Alderman-8th Ward City of Rockford
- Carandus Brown, Human Services Manager, Rockford Housing Authority

The conversation touched on key issues affecting the housing market, including affordability, access to financing, and the growing demand for housing in the area. The discussions were enlightening and informative, offering both industry professionals and community members a deeper understanding of the opportunities and challenges in local real estate. Of course, it wasn't all just insightful discussions and speeches—this was a celebration, after all! Board members and attendees joyfully danced to the rhythms of cultural dance moves, letting loose to the beats of their favorite songs. It was a moment of pure joy and camaraderie, as everyone celebrated the vibrant culture that defines both NAHREP and the Rockford community.

Adding to the magic of the evening were the stunning photos captured by Miralem Botic of KB Digital Media, who skillfully documented the night's energy and spirit. His photographs perfectly encapsulated the essence of the event—highlighting the passion, the connections, and the fun that made this night unforgettable. These photos will serve as a lasting reminder of the beginning of something special in Rockford. We would like to take a moment to express our deepest gratitude to everyone who made our event a success. To all those who attended and supported us by purchasing tickets, your presence truly made a difference. Your enthusiasm and participation helped bring our mission to life.

A special thank you to our dedicated volunteers, sponsors, and everyone who helped with setup, teardown, and the behind-the-scenes efforts that ensured the event ran smoothly. We are also deeply grateful to the long-distance travelers who braved inclement weather to join us, including our friends from NAHREP Fox Valley, NAHREP DuPage County, and NAHREP San Diego.

We would also like to express our heartfelt appreciation to our panel speakers, whose knowledge and expertise fueled thought-provoking discussions and inspired valuable conversations. Your input plays a crucial role in moving our community forward.

We must also recognize our vendors, DJ, photo booth team, and the food and bar staff who contributed to creating such a lively atmosphere. A special thank you goes to Chavez Restaurant for offering delicious catering that



gave attendees a taste of authentic cuisine.

We are grateful to The Union at 112 N 2nd Street, Rockford, IL, for offering such a beautiful and welcoming venue, which helped create a memorable experience and complemented the evening's celebratory atmosphere.

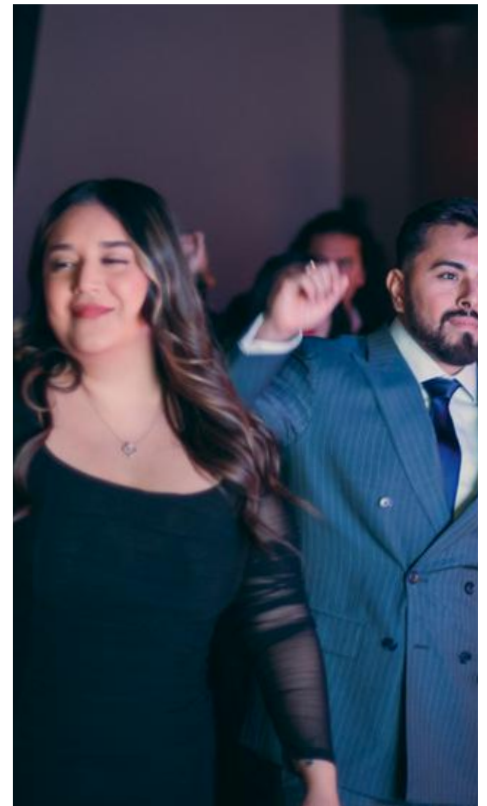


A special shout-out goes to the local news outlets—WIFR, WREX, and WTVO—whose coverage helped spread the word and bring more attention to the positive impact NAHREP Rockford is having in the community. Your support in sharing our story is invaluable, and we are grateful for your partnership in spreading the message of opportunity, inclusion, and growth in Rockford.



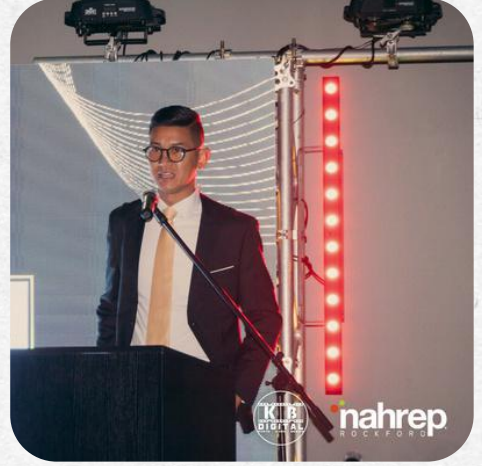
Thank you once again to everyone who helped make this event an unforgettable success. Your support ensures that NAHREP Rockford continues to thrive

Join the Movement: Be Part of NAHREP Rockford!



offering educational, networking, and advocacy opportunities to our members. We look forward to continuing this journey together!

Join the Movement: Be Part of NAHREP Rockford! As we reflect on the success of NAHREP Rockford's inaugural event, it's clear that this is just the beginning. The organization is committed to empowering real estate professionals, advocating for policies that support



homeownership, and creating a more inclusive, diverse, and thriving industry. Whether you're a seasoned professional or just starting out, NAHREP Rockford offers a supportive and vibrant community where you can learn, grow, and make an impact. If you're passionate about advancing Hispanic homeownership, expanding your professional network, and contributing to the

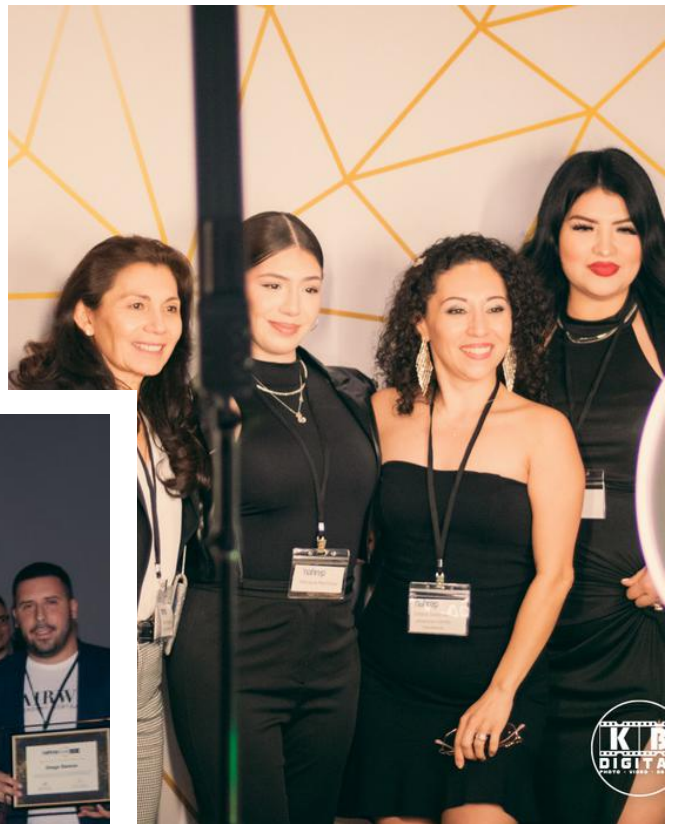
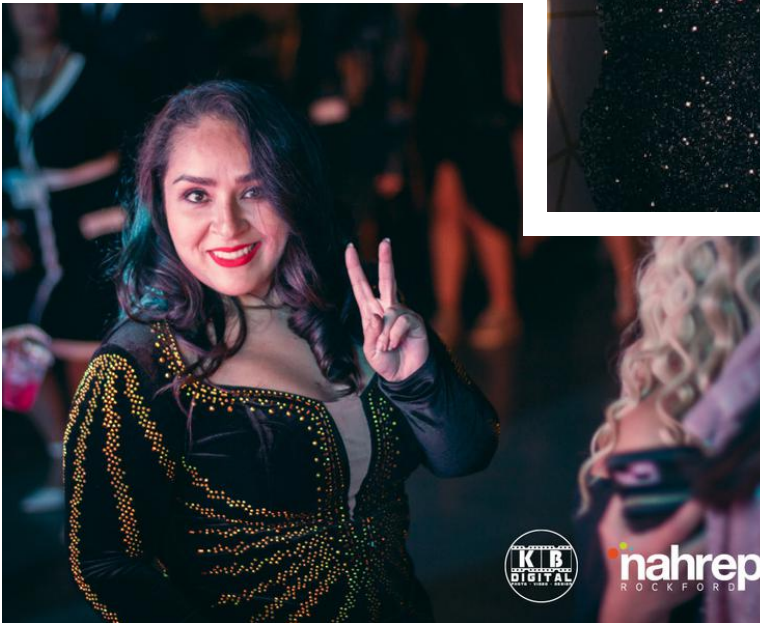
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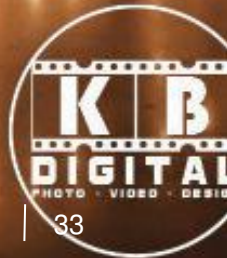
BUSINESS RALLY & INAUGURAL BOARD INSTALLATION GALA!

success of your community, then now is the time to join NAHREP Rockford. Membership offers incredible value, including access to educational events, networking opportunities, advocacy efforts, and so much more. You can become part of a powerful movement that is shaping the future of real estate in Rockford and beyond.

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So, what are you waiting for? Join the NAHREP Rockford chapter today and help us build a brighter future, one home at a time. Together we can make a lasting difference. Visit nahrep.org.





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(NAHREP) National Association of Hispanic Real Estate Professionals - Board of Directors, Rockford Chapter

Hispanic Homeownership Luncheon



hosted by: Northwest Illinois Alliance of Realtors





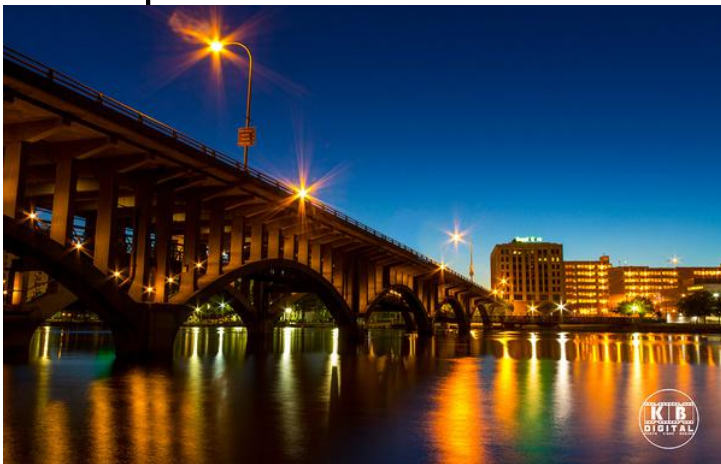
MIRALEM BOTIĆ

Founder, KB Digital

Photography is more than just a profession for Miralem Botić—it’s a passion that fuels his creativity and connects him to the world around him. As the founder of KB Digital, Miralem has honed his craft to become one of Rockford’s most sought-after photographers. Specializing in real estate, portraits, and events, his work captures more than just images; it tells compelling stories through the lens of his camera.

With a background in journalism, Miralem’s unique perspective and approach to photography give his work a timeless

EXCLUSIVE INTERVIEW



Photographs by Miralem Botić, Founder, KB Digital

Capturing the Heart of Rockford Through the Lens

quality that resonates with his clients. Whether he's photographing a local real estate listing, capturing intimate moments at an event, or telling the story of a business through branding photography, Miralem's ability to showcase the beauty in all things sets him apart in the crowded world of photography.

We were lucky enough to catch up with Miralem to learn more about his journey from news journalism to entrepreneurship, his photography style, and his love for Rockford and the surrounding area. Here's a closer look at the man behind KB Digital, in his own words:

“
*A picture is worth a
thousand words.*” ”



KB Digital: Your Story, Our Lens



From showcasing stunning properties to documenting unforgettable events, KB Digital is your go-to partner for professional photography that tells your unique story. Miralem Botić's expert eye and creative approach ensure that every moment is captured with precision, passion, and artistry.

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Photos featured in this article are courtesy of Miralem Botić, owner of KB Digital.





Your
**LOCAL PROFESSIONAL
 PHOTOGRAPHER**

————— Mirelem Botic —————

You've had such an interesting career journey, from working with a local news station to branching out and launching your own photography business. What inspired you to leap into owning your own photography company, and how did your experience in journalism shape your photography style?

It's been such an amazing journey for me, and I always say I am beyond blessed because I get paid to do what I love. My passion for photography began years before my time on television, but my work with the local news was a tremendous learning experience when it came to visual storytelling. It really taught me to have an objective view on a wide range of topics and how the images that I capture could be used to portray a specific narrative. However, there is a huge difference between the news world and photography as an art. As a photographer, there is no better feeling than having creative freedom—after all, that's what photography is all about, self-expression. I also have a deep background in graphic design and marketing, so it just made sense to combine all my creative passions under one name. I've always had a very entrepreneurial mindset, and I love being able to tell someone's story with just my camera. You know the saying, "A picture is worth a thousand words"? Well, those thousand words differ depending on how the picture is captured.

What do you specialize in when it comes to photography? Is there a particular type of photoshoot you love most—portraits, events, corporate work, or something else? What draws you to those styles?

It's safe to say that I specialize in real estate and portraits as that has been the majority of my work the last few years. The first time I was offered money to take a picture was for personal portraits, and it just kept growing from there. These days, I spend a lot of my time in beautiful homes, from classic Victorian-era houses to multi-million-dollar modern mansions. A couple of genres that I really enjoy shooting are the action and photojournalistic types, such as sports, events, and concerts. Sports can be very challenging when it comes to capturing the right shot in a split second, so I love that challenging aspect of it. Events are fun because everyone is usually in a good mood and, depending on the event, people usually offer the photographer some good food. Concerts combine both the fun and photojournalistic aspects of photography, and the photos usually look cool because of all the stage lights and fog machines—plus, I get to meet some pretty famous music artists. Recently, I've had the opportunity to work on a couple of branding campaigns, and that was





KB Digital:

YOUR STORY, OUR LENS



a lot of fun and a great experience to add to my portfolio. Nonetheless, I never accept offers that I don't enjoy because I don't want that to ruin my passion for photography. My motto in life is to chase my passion, not money.

As a photographer who's worked in both the news industry and now in your own business, you've seen a lot of different sides to our region. What's something unique and beautiful about Rockford and the surrounding area that you'd like to share with our readers?

I honestly think that I can say I've seen it all. Rockford has been my home for 25 years and I've photographed a lot of it! As a news journalist, I've gone to and gained access to parts of Rockford that most people will never get to experience. As a local photographer, I've spent countless hours wandering the area and capturing all its beauty. I think it's important for anyone reading this to realize just how big the Rockford area really is and how beautiful it can be. I've hiked Rock Cut in the middle of winter through a foot of snow and rode my bicycle for hundreds of miles in the summer heat along the various bike paths in the region. We have so many parks here that are fun to enjoy with family and friends, and a nice riverfront that's great for relaxing walks. Rockford is also a huge sports town, and as a soccer player myself, I love being able to meet up with friends and get a scrimmage game going on in one of the many fields we have available. I also love all the murals on the sides of buildings throughout the town that have recently been popping up. Not only do they add color to our daily life, but it's also a fun spot for photo shoots even if it's just a selfie for social media.



What sets you apart from other photographers in the area? Is there something about your approach or style that makes your work stand out? And just for fun—what's one thing about you that most people don't know?

I think two things really set me apart from other local photographers, and we do have some great ones here in town. From a professional standpoint, as far as what my clients tell me, what sets me apart is my fast turnaround time when it comes to delivering the photos. Obviously, each project is different depending on what type of event and photo shoot it is, but for the most part, I deliver the photos to my clients within 48 hours. It's always a good feeling when they are stunned to receive the creative so fast because they weren't expecting it for another few days. From a personal point of view, I don't use presets in post-production, and I edit every picture individually. My style includes contrast and deep shadows. I also don't like jumping on photography trends, and these days, everyone is going with the low contrast, very soft edits. Nothing against the photographers that do these types of edits, but it's just not my style.

You captured some truly stunning moments on November 20, 2024, at the NAHREP Rockford Installation & Gala, held at the beautifully renovated and revitalized Union Event Hall. What was your approach to photographing such an elegant and high-energy event, and what moments or details were you most excited to capture during the evening?



Well, first of all, thank you for that compliment! That was such an amazing event, and I was honored to have been asked to be the official photographer for the occasion. As you mentioned, it was a beautiful venue and the NAHREP team did an amazing job setting everything up. After being briefed on what the event would be, I kind of split it into two styles of photography. I wanted to tell an elegant story of the formal swearing-in ceremony and installation of the board, as well as the panels of speakers. At the same time, I wanted to capture all the fun and show the casual human aspect of the event and why it is important to the community and for everyone who came to support it. As I mentioned earlier, each photo shoot is different even if the genre is the same, and that's my approach to any photo shoot I do. Photographing the panel of speakers reminded me of my days in news journalism, but I was definitely excited to capture the swearing-in ceremony because I knew how much that meant to each and every board member. I wanted to capture that moment for them to create a lifelong memory.



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The Role of Settlement Services
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DEYSSI BARRON

Closer & Notary, Midwest Title Services

*A*s the holiday season wraps us up in its whirlwind of festivities, we're taking a moment to celebrate a true gem in the title insurance world—someone who's been closing deals with as much warmth as a holiday hearth and as much precision as a perfectly wrapped gift. Today, we're thrilled to sit down with Deyssi Barron, a dynamic leader at Midwest Title Services, whose expertise, energy, and holiday spirit are as contagious as the joy of the season. Whether it's a smooth closing or a special tradition that keeps her grounded, Deyssi has plenty to share. So, as we step into this final month of the year, let's unwrap some of her insights and celebrate her achievements in the world of title insurance!

Now, let's dive into the heart of the season... and the business.

Deyssi, we're so excited to have you featured in this month's issue! . With all your experience and expertise in the title insurance world, you've truly earned your stripes and built a stellar reputation at Midwest Title Services. Let's dive right in. We know December is full of celebrations, but what's the one 'closing moment' you've experienced this year that you'd call a true cause for celebration?

One 'closing moment' I experienced this year that I would call a true cause for celebration was when I had the opportunity to help an elderly lady who had never had a home of her own finally secure a place to call her own. After years of living in temporary housing, she was thrilled to be closing on her very first home.

As we reached the closing table, the room was filled with a mix of excitement and emotion. When she signed the final documents, tears of joy filled her eyes. It was clear how much this moment meant to her, and it was incredibly rewarding to witness her happiness and to be part of such a special moment. Handing her the keys, she expressed her gratitude for the support she received throughout the process. This closing wasn't just a transaction; it represented hope, stability, and resil-

ience. It reminded me of the profound impact we can have on someone's life, providing not just physical space but also a sense of belonging. Celebrating this milestone with her was incredibly rewarding and reminded me of why I love my role. It reinforced my passion for my work and the importance of providing support to clients during such pivotal moments. I left that day feeling inspired and grateful to have been part of such a significant moment in her life.

The holidays are all about gift-giving. If you could give one piece of advice to homebuyers and sellers to make their closing process smoother, what would it be?

If I could give one piece of advice to homebuyers and sellers to make their closing process smoother, it would be to prioritize clear communication and stay organized throughout the entire transaction. All the questions you have are ALL good questions!

For homebuyers, this means maintaining open lines of communication with your lender, real estate agent, and any other party involved. Ask questions whenever you're uncertain, and ensure you understand the timeline, required documents, and any potential obstacles that may arise. Being attentive about your financing, providing necessary



DEYSSI BARRON Closer

paperwork promptly, and staying on top of deadlines can prevent last-minute surprises.

For sellers, staying organized is equally crucial. Make sure all required documents are in order well before the closing date. Consider doing any necessary repairs or addressing buyer concerns early in the process to avoid delays, and always comply with all the requirements that come with selling your home.

By being prepared, both buyers and sellers can navigate the closing process with confidence, making it a more enjoyable experience for everyone involved.

The year is almost over—what’s your favorite holiday tradition, and how do you keep the holiday spirit alive during the fast-paced closing season?

My favorite holiday tradition would have to be Christmas Eve. There’s something about my entire family coming together, all of us under one roof sharing laughter, stories, and memories, that brings joy to my heart. I am a very joyful person as is, so when it comes to doing my job well and serving others it is always done with joy and pleasure.

During the fast-paced closing season, keeping the holiday spirit alive can be a challenge, but it’s important to maintain balance and joy. I make it a point to celebrate each successful closing, no matter how small or big it may be, but taking a moment to recognize the hard work that goes into each transaction means something. Everyone is aware closing season can be stressful, especially during holidays, so prioritizing clear communication with clients and all parties involved in the transaction, keeping everyone informed & organized helps alleviate some of the pressure and allows for a smoother closing process. By always being clear-minded and positive I can navigate the demands of the closing season while still embracing the joy and warmth of the holidays, making the experience enjoyable for both me and my clients.

If your closing process had a soundtrack, what holiday song would be playing during the most successful, stress-free deals?



If my closing process had a soundtrack, the perfect holiday song playing during the most successful, stress-free deals would definitely be “Santa Baby.” This playful and upbeat tune captures the excitement and anticipation that comes with closing a deal.

Just like the song’s fun and lighthearted vibe, a smooth closing process is all about making wishes come true—whether it’s a buyer finally getting the keys to their dream home or a seller celebrating a successful sale. The catchy rhythm and cheerful lyrics would perfectly set the tone for a joyful atmosphere, keeping everyone feeling festive and positive during the hustle and bustle of the closing season.

December is a time for reflection. What’s been the most rewarding part of your job this year, and what are you most looking forward to in 2025?

The most rewarding part of my job this year as an escrow closer has been helping first-time homebuyers achieve their dream of homeownership - guiding them through the closing process, answering their questions, and seeing their excitement as they receive their keys, assisting investors with a purchase of another project, and current homeowners refinancing for a better rate has been incredibly fulfilling. Each successful closing feels like a celebration of not just a transaction, but a significant milestone in their lives. Knowing that I played a role in making their dreams come true has made this year especially meaningful.

Deyssi Barron

Closer



Looking ahead to 2025, I'm most excited to expand my knowledge and skills and embrace new opportunities for growth and innovation in the real estate industry. I hope to share knowledge and best practices that can benefit everyone involved in the closing process. I'm looking forward to continuing to help clients achieve their real estate dreams, whether it's assisting first-time homebuyers or guiding sellers through the process. Each successful closing brings a sense of accomplishment, and I can't wait to create more positive experiences in 2025!

We love getting to know the people behind the stories! To mix things up, share one fun fact about yourself that might surprise us — it could be something quirky, unexpected, or just plain fun!

One fun fact about myself that might surprise you, might not is that I tend to become a bit obsessive over new hobbies! Whenever I discover something new that piques my interest - whether it's painting, gardening, or dancing, I dive in headfirst there's no dipping toes in water. Over the summer I was gifted a trail bike, keep in mind I've never owned a trail bike aside from my yellow cruiser huffy. After receiving it, I decided to challenge myself and ended up riding 20 miles in one day. It was an incredible experience—just me, the open road, and the thrill of exploring new places, ever since that day a 20 mile joy ride seemed like 2 miles to me.

PHOTOGRAPHY BY CAROLINA MURRILLO



Embrace the Elegance With 3 Day Cabinets Pros

LIAM MCCORMACK AND 3 DAY CABINET PROS:
TRANSFORMING KITCHENS WITH SPEED AND
QUALITY

Liam McCormack, owner of 3 Day Cabinet Pros, combined his passion for design and practicality to create a solution for homeowners seeking quick, high-quality kitchen renovations. "Traditional remodels take too long and cost too much," says Liam. "I wanted to offer a faster, better way."

What sets 3 Day Cabinet Pros apart is their ability to deliver premium results with real wood refacing, custom cabinetry, countertop solutions, and tailored organization services—all completed in just three days. "We focus on delivering a functional, beautiful kitchen that fits each homeowner's needs," Liam explains.

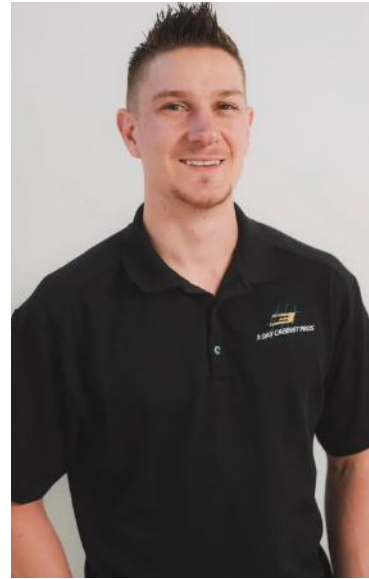
With winter approaching, homeowners are gravitating toward shaker-style cabinets and natural wood finishes. "Storage solutions are in high demand as the holidays approach," Liam adds, highlighting the team's ability to create custom spaces for every kitchen.



A fun fact: Despite completing hundreds of projects, Liam still loves seeing the reactions of homeowners when they see their new kitchens. "We're excited for every project, no matter how many we've done!"

Liam cautions homeowners to focus not just on style but also on functionality. "The design is important, but you must consider how the kitchen will work for your everyday life," he says.

3 Day Cabinet Pros offers a skilled team—including Yurgen, Tresa, Lavell, and Mike—who specialize in delivering exceptional, timely kitchen transformations.



The 3 Day Cabinet Process: Your Dream Kitchen in Just 3 Days

At 3 Day Cabinet Pros, we've perfected the 3DC Process to make your kitchen transformation efficient, high-quality, and hassle-free. Here's how we do it:

Prepare & Protect – We protect your kitchen surfaces and surroundings with careful coverings to keep your home clean.

Custom Installation – Our craftsmen install your real wood veneers, doors, and hardware with precision and care for a luxurious, lasting finish.

Adjustments & Touch-Ups – We ensure everything is perfectly aligned and make any necessary adjustments for a flawless result.

Final Walkthrough – We review the completed project with you, ensuring satisfaction and providing care tips, all backed by industry-leading warranties.

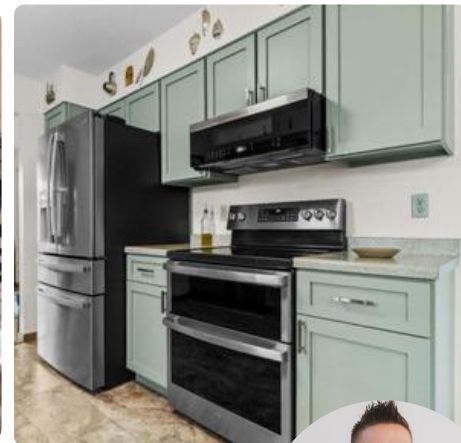


Liam McCormack
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CHOOSING THE RIGHT FRONT DOOR

Color

A Guide for Homebuyers and Sellers

As we dive into the winter season, many homeowners are thinking about sprucing up their homes—especially the front door. The front door serves as the first impression for visitors and potential buyers, so choosing the right color is crucial. However, not all colors are created equal when it comes to your home's curb appeal. While there are plenty of



shades that can enhance the exterior of your home, there's one color that you might want to think twice about before painting your front door: black. In this month's feature, we'll explore why you should reconsider black as a front door color and offer alternative ideas that will enhance your home's first impression. Drawing on insights from an article by Amanda Lauren on The Spruce titled "The One Color You Should Never Paint Your Front Door," we'll walk you through why black might not be the best choice and how to make a lasting, positive impact with your front door color.

It Can Make Your Home Feel Less Inviting

According to Lauren, black doors often give off an imposing, cold feeling. While a black door can lend a home a sleek, modern look, it can also make the space feel more closed off and less welcoming. If you're a home seller, creating a warm and inviting atmosphere is essential to attracting potential buyers, and a black front door may inadvertently send the wrong message. After all, the entryway should feel like a gateway to comfort and hospitality—not a fortress.



Why Black Might Not Be the Best Choice for Your Front Door

While black doors have a certain allure—exuding sophistication and elegance—they can be problematic, especially in certain circumstances. Here's why you might want to skip this dark, dramatic color for your front entrance:



THE IMPACT OF FRONT DOOR COLOR ON HOME VALUE AND APPEAL

Maintenance Issues

One of the more practical concerns with black front doors is their tendency to show dirt, dust, and weathering much more easily than other colors. The glossy finish that often accompanies a black door can highlight imperfections, and frequent cleaning becomes essential to keep it looking its best. This maintenance issue could be something to consider before committing to this color for your front door.

Alternatives to Black: Welcoming and Warm Front Door Colors

Now that we've explored why black might not be the best option for your front door, let's look at some better choices that can elevate the look of your home while making it feel more inviting and fresh.

- **Classic Red** Red is a timeless front door color that's full of energy and warmth. It's considered a welcoming color in many cultures and symbolizes strength, courage, and positivity. A red door offers a sense of cheerfulness and can really pop against neutral-colored exteriors, making it an excellent choice for homes that need a bit of personality.
- **Navy Blue** If you love the depth of black but want something a little more approachable, consider navy blue. This rich hue still carries a sense of sophistication and authority but has a friendlier feel. Navy blue pairs well with both traditional and modern home styles and offers a subtle yet striking presence without feeling heavy.
- **Warm Earth Tones** Shades like burnt orange, mustard yellow, or rich terracotta can make your entryway feel cozy and inviting. These colors bring warmth to the front of your house, which is especially appealing during the colder months. Earth tones evoke a connection to nature and create a welcoming vibe that's perfect for homeowners who want to add a touch of warmth during the winter season.



- **Olive Green** For a more subtle yet trendy option, olive green is a beautiful and grounded choice. It blends beautifully with natural landscaping and adds a sophisticated touch to your entryway. Green doors symbolize growth, renewal, and stability—ideal for creating a calm, inviting space.
- **Bright White or Soft Gray** Lighter shades like bright white or soft gray can make your home look fresh and clean. These colors reflect light, making your door pop without feeling overbearing. A crisp white front door can create a classic, timeless look, while soft gray offers a modern, understated elegance that works well with various architectural styles.

Why Your Front Door Color Matters for Homebuyers

Whether you're preparing to sell or buying a home, your front door color plays a significant role in creating an emotional connection.

CONCLUSION: MAKE YOUR FRONT DOOR A

True Reflection of Your Home

Choosing the right front door color is an important decision for any homeowner, especially during the winter months when curb appeal is even more important. While black doors might be appealing in theory, they can often make your home feel less inviting, clash with certain architectural styles, and present maintenance challenges. Instead, opt for a color that welcomes visitors with open arms—something that reflects the warmth and character of your home.

Whether you choose a bold red, serene navy blue, or fresh white, the color of your front door has the power to make your home shine. Remember, the front door is not just an entryway; it's a statement of who you are as a homeowner. So take the time to choose a color that truly reflects your style, and make sure it's one that will stand out for all the right reasons.

For more on front door colors, check out The Spruce article, "The One Color You Should Never Paint Your Front Door" by Amanda Lauren, which offers additional insights on color choices and their impact on your home's curb appeal.





Mexican Restaurante



Jose Chavez Story

JOSÉ CHAVEZ: CULTIVATING RELATIONSHIPS THROUGH FOOD

José Chavez is not just a restaurateur; he's a true connector in the community. Over the past 15 years, he's turned his eateries into local favorites while forging deep connections with guests. His approach is rooted in his family's culinary traditions, a genuine love for people, and a passion for great food.

Chavez's love for cooking began in his youth, watching his grandmother Catalina prepare meals over a wood-burning stove. This sparked his interest in food and people, especially while working at his father's taco stand in Guanajuato, Mexico. "I loved meeting different people every day and talking to them about anything," says Chavez. These early experiences shaped his lifelong dedication to both food and community.

After arriving in the United States in 1998, Chavez worked his way up from a dishwasher in Nashville, Tennessee, to chef

assistant, food runner, server, bartender, floor manager, and general manager. In 2012, he opened his first restaurant, Mexico Classico, in Rockford. By 2017, he opened Mexico Classico Grill, and in 2021, he launched Chavez Mexican Restaurante on East State Street in Rockford.

His dishes honor his roots, featuring slow-cooked, family recipes passed down through generations. "That's how my grandmother cooked," Chavez shares about his fajitas, which start with handmade tortillas and meats marinated for 12 to 18 hours before being grilled over a wood fire. He strives to keep the tradition alive with every dish. Chavez ensures that everything is prepared from scratch and sources

"It's about building genuine relationships,"

local ingredients whenever possible.

Recently, Chavez's catering services have been in high demand. Some of his most notable events include catering for the NAHREP Rockford Business Rally & Inaugural Board Installation Gala on November 20 at Union Event Space and the Midwest Title Services & Midwest Law Works Friendsgiving Open House on November 22 at 4855 E State St, Rockford. Both events were a hit, with guests raving about the delicious food and impeccable food presentation. "It's always

great to see people enjoying the food and appreciating the effort we put into each dish," says Chavez.

Chavez expanded his business by obtaining a catering liquor license, offering event services ranging from corporate luncheons to social events like birthdays, weddings, and Quinceañeras. Chavez is confident in his ability to cater any type of event: "I can do any type of event," he says. "Office and corporate: Lunch, dinner, seminars, conferences inside and outside of the restaurant. Social events: Birthdays, Quinceañeras, weddings, religious celebrations, and much more." Chavez Mexican Restaurante is fully certified, licensed, and insured, and he's excited to bring his flavors to private events.

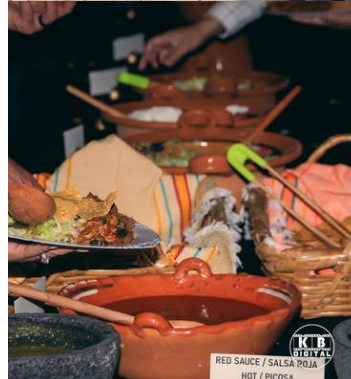




Chavez's success is not just measured in business growth but in the relationships he builds with his customers and community. "It's about building genuine relationships," says Chavez. "The food brings people together, and the relationships keep them coming back." His passion for people and food continues to drive him as he looks forward to future opportunities, while staying grounded in the values that started it all.

"THAT'S HOW MY GRANDMOTHER COOKED,"

As we reflect on José Chavez's journey, it's clear that his impact goes beyond the success of his restaurants — it's about creating a lasting connection with his community. Chavez's success is not just measured in business growth but in the



relationships he builds with his customers and community. "It's about building genuine relationships," says Chavez. "The food brings people together, and the relationships keep them coming back." His passion for people and food continues to drive him as he looks forward to future opportunities, while staying grounded in the values that started it all.

Craving Flavor? Come on In!

At Chavez Mexican Restaurante, we're not just about food; we're about making memories! Whether you're here for a quick bite or celebrating a special occasion, we've got delicious food for every appetite. From sizzling fajitas to mouthwatering tacos, our menu is packed with authentic, home-cooked flavors that'll make you feel right at home.

In the Area? Come Dine-In with Us!

Grab your friends, bring the family, and get ready to enjoy a fun, vibrant atmosphere. Our team is here to serve up some of the best

Mexican food in town with a side of warm hospitality. And trust us — there's always room for more!

Want to take the Chavez experience to your next event? We've got you covered with catering for any occasion! From birthdays to corporate lunches, we bring the fiesta to you with our fully customizable food and bar packages.

View the Next Page to See Our Menu!

You won't want to miss our signature dishes made with family recipes and fresh, local ingredients. No matter what you're craving, there's something for everyone.

So, what are you waiting for? Contact Chavez Mexican Restaurante today, or better yet, swing by and join us for a meal. We can't wait to serve you!

Contact Info: **Chavez Mexican Restaurant** today — we can't wait to serve you!
5494 E State St., Rockford, IL
(815) 329-6991
chavezmxicanrestaurante.com.

Photo source: Jose in restaurant: Hawley, Kara. "Mexico Clasico behind several other Rockford area restaurants." Rockford Register Star, 21 Dec. 2023, <https://www.rrstar.com/picture-gallery/news/local/2023/12/21/original-mexico-clasico-in-rockford-responsible-for-multiple-spinoffs/71997013007/>.

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What Happen With A New Construction Project During the Winter

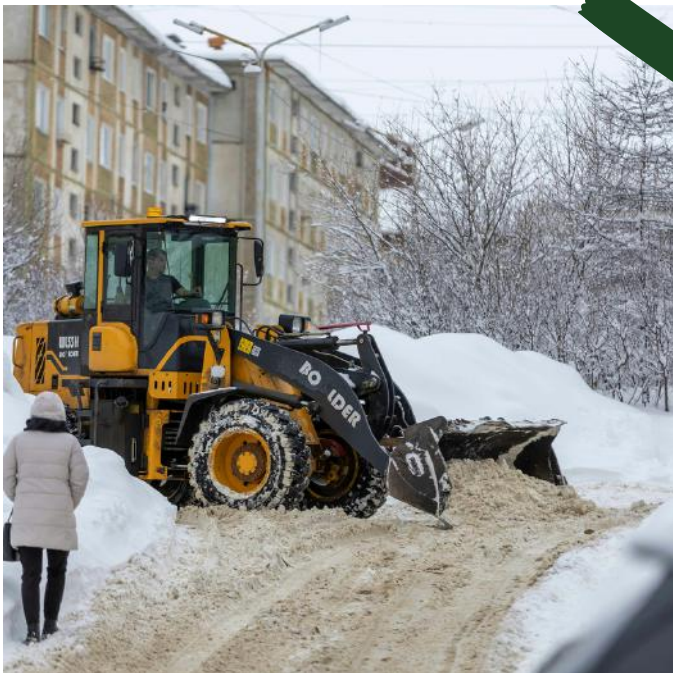


Building a new home in Illinois during the winter months comes with its own set of unique challenges. From unpredictable weather to shorter days, winter can delay construction timelines and impact both the process and the final product. Cold temperatures can slow down exterior work, like roofing and siding, and affect material handling, like concrete curing. Additionally, frozen ground and drainage issues can delay groundwork and foundation pouring, making it essential for buyers to understand how winter conditions might affect their new home.

For homebuyers, winter brings additional considerations. Delays in construction are common, so it's important to manage expectations and ensure contracts include contingencies for weather-related setbacks. Once the home is completed, conducting a thorough post-construction inspection is crucial—checking the heating system, insulation, and foundation for any issues that may arise in the colder months. Landscaping and outdoor features should also be inspected, as snow, ice, and freezing temperatures can affect their long-term performance.



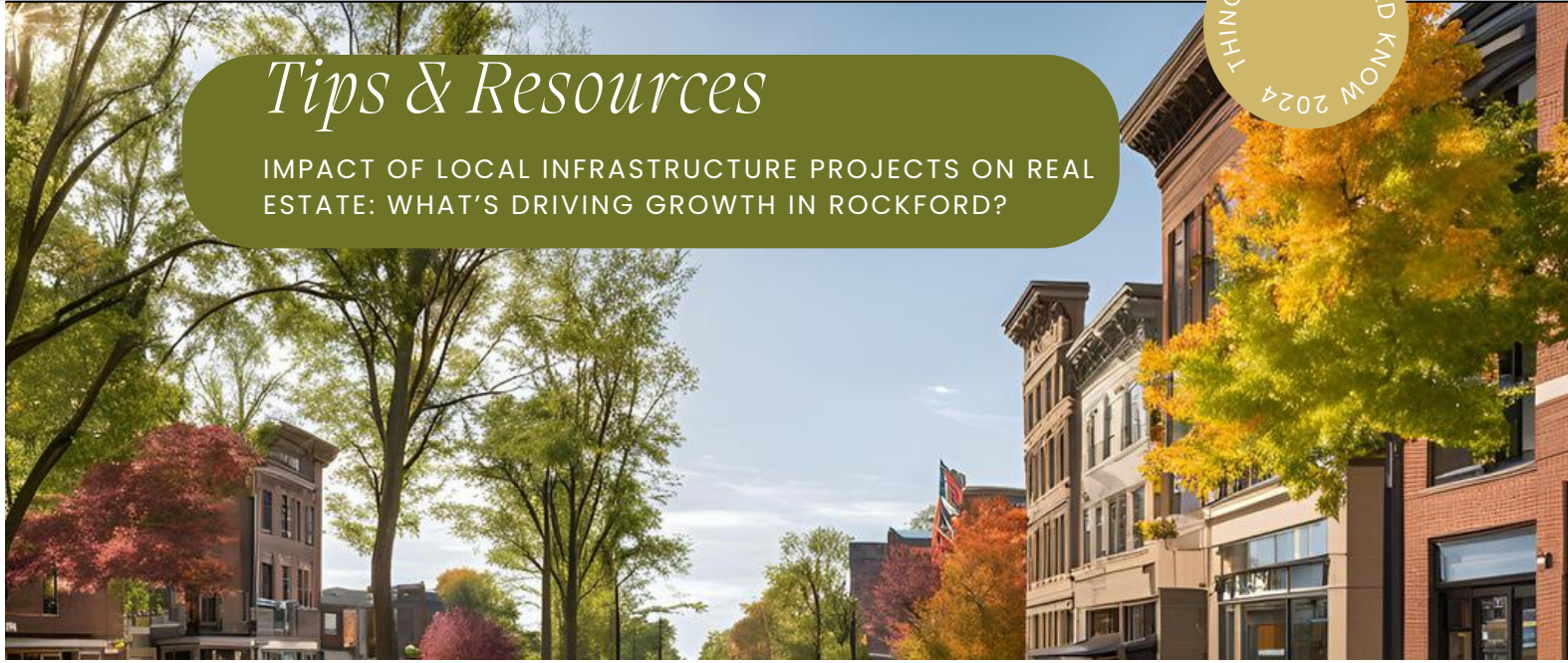
Ultimately, preparing for winter construction in Illinois requires careful planning. Buyers should communicate with their builders to understand how weather may affect the timeline, materials, and costs. Ensuring the home is winter-ready with proper insulation, snow management, and moisture control will help maintain energy efficiency and comfort through the cold months. With thoughtful preparation, winter construction challenges can be managed, ensuring your new home stands strong through every Illinois winter.





Tips & Resources

IMPACT OF LOCAL INFRASTRUCTURE PROJECTS ON REAL ESTATE: WHAT'S DRIVING GROWTH IN ROCKFORD?



Impact of Local Infrastructure Projects on Real Estate: What's Driving Growth in Rockford?

Rockford, Illinois, has long been a city known for its manufacturing roots and rich history. But in recent years, it's been quietly reinventing itself—and infrastructure improvements are playing a key role in this transformation. Whether it's road expansions, new public transit initiatives, or commercial development, local infrastructure projects are having a ripple effect on real estate in the Rockford area.

Key Projects to Watch

The I-59/90 Expansion

This major highway expansion project will significantly reduce congestion and improve access to Rockford from the Chicago metropolitan area. By creating smoother connections between Rockford and cities to the south, including Chicago, this project is expected to bring more commercial investments and, in turn, boost local housing demand.



High-Speed Rail to Chicago

Though still in the planning stages, a proposed high-speed rail linking Rockford to Chicago is a game-changer. If approved, this would make daily commuting between Rockford and Chicago more feasible, which could increase demand for suburban homes and open up new opportunities for real estate professionals.



Downtown Rockford Revitalization

With several million dollars in investment, Rockford's downtown area is undergoing a major facelift. New commercial properties, mixed-use developments, and residential units are changing the landscape of downtown, attracting young professionals and families alike.

Tips for Realtors:

- Position Properties Near Key Projects: Homes located near the I-39/90 expansion or in revitalized areas will become increasingly valuable. Help clients understand the long-term benefits of buying near these projects.
- Educate Buyers on Upcoming Changes: Buyers should understand how infrastructure projects will affect their daily commute and lifestyle. Being knowledgeable about the status and expected completion dates of key projects is an excellent way to add value to your service.



Tips for Lenders:

- Financing for New Developments: Keep an eye on developers who are working on commercial and residential projects near key infrastructure projects. Offer tailored financing solutions for investors and builders working in these areas.
- Impact on Property Appraisals: New infrastructure can improve the long-



term value of properties, so be prepared for higher appraisals in areas near these developments.

Key Resource:

- Rockford Metropolitan Agency for Planning (RMAP) – RMAP's website provides valuable information about transportation projects, including the I-39/90 expansion, and their potential impact on regional growth.
- City of Rockford Economic Development – For specific updates on the downtown revitalization and other city developments, this department provides reports and projections.

Affordable Housing Trends and Solutions: Tackling the Housing Gap in Winnebago County

As Rockford's real estate market experiences significant growth, one pressing challenge continues to be the affordability of housing. While many homeowners are reaping the benefits of appreciating home values, a significant portion of the population in Winnebago, Ogle, and Stephenson counties is finding it increasingly difficult to enter the market.

The Affordable Housing Dilemma
 Rockford's median home price has climbed steadily, making it more difficult for first-time homebuyers and lower-income households to purchase properties. According to recent data from the U.S. Census Bureau, nearly 40% of Rockford renters spend more than 30% of their income on housing, a common indicator of housing affordability stress.

The Solution?

A combination of public and private sector efforts could be the answer. These include:

1. Incentive Programs for Builders
2. The city of Rockford and surrounding counties offer a variety of incentives for developers who build affordable housing. These include tax breaks, grants, and zoning flexibility. Realtors and investors should stay abreast of these opportunities to capitalize on the growing demand for affordable units.
3. Down Payment Assistance Programs
4. Lenders and real estate agents should be proactive in guiding buyers toward down payment assistance programs. These programs, often offered by local governments or nonprofit organizations, can significantly reduce the upfront costs of buying a home.

Tips for Realtors:

- Highlight Affordable Housing Options: It's easy to get caught up in higher-end properties, but there's a strong market for affordable homes. Know the government programs available to buyers, such as Illinois Housing Development Authority's (IHDA) First-Time Homebuyer Program.
- Be Knowledgeable About Location: While some areas of Rockford have more expensive properties, there are neighborhoods that offer more affordable options. Understanding local price points and helping buyers find the right neighborhood is key.

Tips for Lenders:

- Familiarize Yourself with Local Programs: As a lender, being well-versed in programs like the IHDA's down payment assistance can help your clients overcome financial barriers to homeownership.
- Educate Buyers on Financing Options: Many buyers may not be aware of low-interest loans or programs specifically designed for first-time homebuyers or low-income buyers. Be proactive in guiding them toward these resources.

Sources

- Rockford Area Realtors® (RAR) Market Watch Report
- U.S. Census Bureau, 2020 Data
- City of Rockford Economic Development Department
- Rockford Metropolitan Agency for Planning (RMAP)
- Illinois Housing Development Authority (IHDA)
- Rockford Housing Authority

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